Case 05-78825-repy Those 6/NIT 190/S/1/APPK95BA ENTER 6/9/2/05/1/2/155:08 FOR THE NORTHERN DISTRICT OF GEORGIA

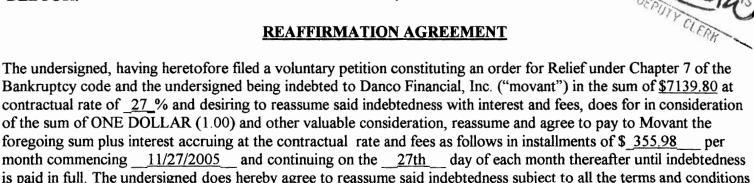
ATLANTA DIVISON

Desc Main

IN RE: Jennifer C Talton CHAPTER 7

DEBTOR: Jennifer C Talton CASE NO. 05-78825-reb

DEBTOR:



THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO CREDITOR. THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11 OF THE UNITED STATES CODE, UNDER NO BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH 11 U.S.C. SECTION 524 (C)

The undersigned does hereby waive any defense she may have to the indebtedness reaffirmed herein by reason of the aforesaid bankruptcy matter and understands that execution of this agreement is voluntarily but legally enforceable pursuant to 11 U.S.C. section 524 and applicable State law.

Given under my hand and seal this $\underline{8}$ day of \underline{Not} 2005. **DEBTOR**

DECLARATION OF COUNSEL FOR DEBTOR

The undersigned attorney at law, being counsel of record for the record for the Debtor in the above styled case, does hereby represent that the Reaffirmation Agreement as herein executed on the Aday of Mo, 2005, and entered into between debtor and Danco Financial, Inc., a secured creditor in this Case, has been executed by Debtor only after being fully advised of its legal effect and Consequences and default thereunder pursuant to 11 U.S.C. Section 524 and same was entered into voluntarily by Debtor. Said Reaffirmation Agreement and the terms thereof do not impose an undue hardship on the Debtor or any dependent (s) of the Debtor.

DEBTOR'S ATTORNEY SS Sharon S. Brown STATE BAR NO. 089632 DATE; 1/8/05

_____ November 1, 2005

set forth in the original contract.